

CLASS	CEU'S
Commercial Lending	3 CEU
The participants will learn the specifics about value and income performance required by lenders in this specialized area of the mortgage industry. Learn how to evaluate the credit of the borrower, and evaluate the value of the subject property. What documentation is required for the lender to determine the fundability of the loan.	
Conventional vs. Government Loans	6 CEU
A basics class to understand FNMA, FHMLC, FHA, and VA loan program guidelines. Also participants will learn the different types of lenders and sources of funds.	
History of the Mortgage Industry	6 CEU
Learn the mortgage industry history, where money comes from, how to interview and complete the loan application, review the credit report, review the appraisal and sales contract, and other lending aspects.	
Interview and Application	4 CEU
Participants will learn how to interview, not interrogate the client to achieve the most valuable information. Information that assist you in arriving at the best possible mortgage loan for their mortgage needs. Learn how best to gather and organize the file for processing.	
Marketing for Loan Agents	3 CEU
The participant will learn how to effectively hit their target markets, and set motivating goals. Learn to manage an effective follow up system, and develop business from many different sources. Review of the laws surrounding marketing verbiage.	
Mortgage Lending Laws & Ethics	3 CEU
This is a basic ethics and law class covering Federal lending laws, and Nevada state laws administered by the Mortgage Lending Industry. Sometimes you will find yourself making a decision that may not be illegal, but is it ethical? A discussion of what is ethical behavior.	
Mortgage Loan Programs and Pricing	3 CEU
The participant will be able to understand the basics of all the different types of loan programs available to their borrowers, as well as decipher the various wholesale rate sheets and rate hits. Program locator services and program source web sites are also part of the discussion.	
Mortgage Workshop	5 CEU
Participants will review borrower scenarios to determine the best loan program that fit's the borrower's needs. Learn to weed through the information to the information needed to make a loan decision.	
Processing from the Loan Agent's Point of View	3 CEU
Understanding the process of how to organize and prepare the mortgage file to submit to underwriting. How the loan agent can identify red flags, listen for possible issues, and document the file to overcome borrower issues.	
Title, Escrow, and Mortgage Insurance	3 CEU
Study the relationship between the loan transaction, title, and escrow. Learn basic information as it defines the workings of each step from ordering a preliminary title report to title insurance. Understand when is Mortgage Insurance needed, and how is it calculated.	
Understanding and Analyzing the Appraisal Report	3 CEU
Review the appraisal and determine if there are questions to be answered prior to submitting to underwriting. Look at more than the bottom line value and know comparables and adjustments within the lender guidelines.	
Understanding and Analyzing the Credit Report	4 CEU
Learn to read and analyze the credit report to determine the quality of the applicant's borrowing power. Also how lenders look at the credit report. Guest speaker.	
Understanding Non-Prime Lending	3 CEU
Increase your market opportunities by becoming knowledgeable in non-prime products. Learn how to use a non-prime underwriting credit matrix to determine borrower's credit grade. Understand the rationale fro non-prime lending, and the common types of non-prime loan products.	